

ABSTRACT OF THE DISCLOSURE

A method and system automatically harmonizes access to a given software application program via different access devices. Through use of the method and system, a financial institution can provide access to a given application (such as, 5 for example, automatic bill payment services) to customers using different access devices such web browsers, screen phones and personal computers. A single application program is all that needs to be written and maintained by the financial institution. Also, the method and system enables financial institutions to “leverage” existing programs because now the institution can automatically 10 “project” its existing stock of program services unto new access devices -- devices which may not have even existed at the time the program was created. By receiving information from the user via the user’s access device, including information identifying the type of device being used and the application program the user wishes to access, the present invention solves these problems. The 15 application program is then accessed and the information to be displayed to the user is identified. This information is automatically translated into a format which is compatible with the device, including its display, and sent to the device for display. The user, in turn, inputs information in response to the displayed information and this input information is automatically translated into a format 20 which is compatible with the application program and is sent to the application program. The response generated by the application program is automatically translated to be compatible with the device and is sent to the device.